

## ABSTRACT

1           Apparatus and a method are disclosed for verifying the identity of applicants  
2   applying for documents, issued documents, and the identity of bearers of documents by  
3   obtaining information from the applicants, the documents and / or their bearers,  
4   identifying which of a plurality of secure, remote databases contain information needed  
5   to verifying the obtained information, comparing the obtained information with  
6   information stored in the identified database(s) to verifying the obtained information  
7   without disclosing database information to any persons, and providing an indication  
8   whether or not the obtained information matches the information from the identified  
9   database(s).